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(54) **METHOD AND SYSTEM OF COMBINED BILLING OF MULTIPLE ACCOUNTS ON A SINGLE STATEMENT**

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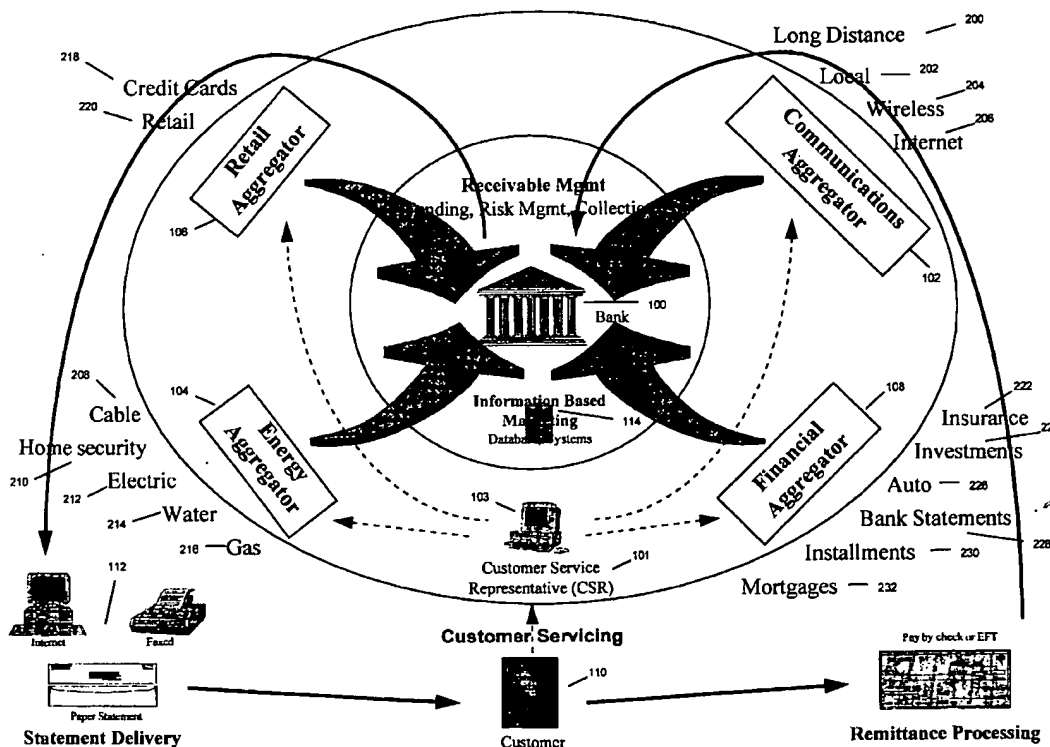
(57) **ABSTRACT**

A computerized method and system for combined billing for at least one customer on a plurality of customer accounts includes computer applications which automatically assemble and aggregate account charges, such as usage charges, fees, finance charges, discounts, rebates and rewards, for the customer on the plurality of accounts. The system also automatically formats a combined bill for the customer from the aggregated account charges and renders the combined bill to the customer. The account charges are automatically calculated by a computer application from account data for the customer's accounts, which is transmitted to the computer application from one or more storage devices, for example from vendors of energy, such as electricity and gas service, retail, such as credit cards, and communications, such as telephone and Internet service.

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TITLE: METHOD AND SYSTEM OF COMBINED BILLING OF
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Detail Description Paragraph - DETX (45):
   [0097] In an embodiment of the present invention, the financial
institution's system 114 receives priced charges. Retail company pricing is in
accordance with the sum of the component charges submitted by supply chain
vendors 140. The financial institution's system 114 insures that a customer's
statement reflects the prices quoted to the customer 110. The system 114
matches the charges received from the supply chain vendors 140 with the retail
company's pricing (stored in order entry), and the supply chain vendor's
pricing and the retail company's pricing are always synchronized. The supply
chain vendors 140 send a breakout of charges to allow the financial
institution's system 114 to validate the charge independent of taxes and
shipping charges. Charges are `posted` against the customer's account quickly
(i.e., the system does not hold the retail company's charges until the end of a
billing cycle before sending the charges to the CAP system 142 for posting in
the TSYS system 156). Types of discounts applied are non-volume based,
non-entangled discounts (i.e., **discounts based on the volume** of multiple
components). The retail company charge is calculated when the charge arrives
and the receivable passed to the CAP system 142. The system 114 does not
wait
for multiple charges to arrive before calculating the final invoice and passing
the invoice on to the CAP system 142.